

# Family

## Saving tax refund easy with planning

Tax time is just around the corner. Some of you may already have your taxes filed. The rest of us need to get things together and get them done. Are you one of the lucky ones expecting a refund? Do you normally get a refund and it's gone before you know it? If that sounds too familiar, you'll be interested in a way to make it last longer. The Internal Revenue Service allows you to split your refund into different accounts.



**Diann Gerstner**

• Knowledge for Life

This split refund option can help you save money. You know using payroll withholding is a simple way to save money – because once a paycheck hits your checking account, it often doesn't last long. Now, taxpayers like you can use the same saving strategy to make your tax refund last longer.

A tax refund is the single biggest lump sum of money many Americans receive all year. With the option to deposit the refund in up to three accounts, you can pay some bills, save for an emergency, and put some away for retirement.

By filling out IRS Form 8888 you have the choice of directing your refund to one, two or three accounts such as checking, savings, and retirement accounts (like an IRA, or individual retirement account). All you have to do is to supply accurate account and routing numbers. Before setting up the direct deposit, check that the financial institution accepts direct deposits for the designated accounts. The split refund option is available whether taxpayers file electronically or by mail. This can be an easy way to help you start or to boost your emergency fund or retirement account.

Now on a different topic, something to be wary of when you have your taxes prepared is a tax anticipation loan to receive your tax refund faster. Getting a quick refund is convenient, but it comes with a cost. They're not free.

Tax anticipation loans are expensive and can have interest rates well over 200 percent and are usually loaded with fees. That's a lot of money to pay for receiving your tax refund only 10 to 14 days early. In January, the National Consumer Law Center and the

consumer Federation of America issued a press release with this statement: "Some of America's most cash-strapped taxpayers – those from low- and moderate-income families – spent nearly \$1 billion in the latest year recorded for what is almost always an unnecessary product: the so-called "refund anticipation loan" at income tax time."

Gearing up for this tax season, consumer advocates at the two organizations are warning taxpayers to steer clear of refund anticipation loans, one of the most avoidable tax-time expenses.

The newest figures reveal these loans cost taxpayers \$960 million in loan fees, plus over \$100 million in other fees. These fees came straight out of the wallets of nearly 9.6 million American taxpayers

Taxpayers can save themselves over a billion dollars by just saying "NO" to quick tax refund loans. These loans take a chunk out of your hard-earned tax refund, and expose you to the risk of unmanageable debt if your refund doesn't arrive as expected.

Given the facts, it is smart to say "No" to tax anticipation loans and wait for your full refund.

*Diann Gerstner is the family and consumer sciences agent for the Thomas County Extension office.*

## Equine management course coming in March

Kansas State University's Department of Animal Sciences and Industry, will host its seventh Equine Reproductive Management Short Course, Saturday and Sunday, March 26 and 27, in Manhattan.

The two-day interactive course at the university's Horse Teaching and Research Unit is for horse owners interested in starting a breeding program or novice breeders who would like to improve or expand their existing program.

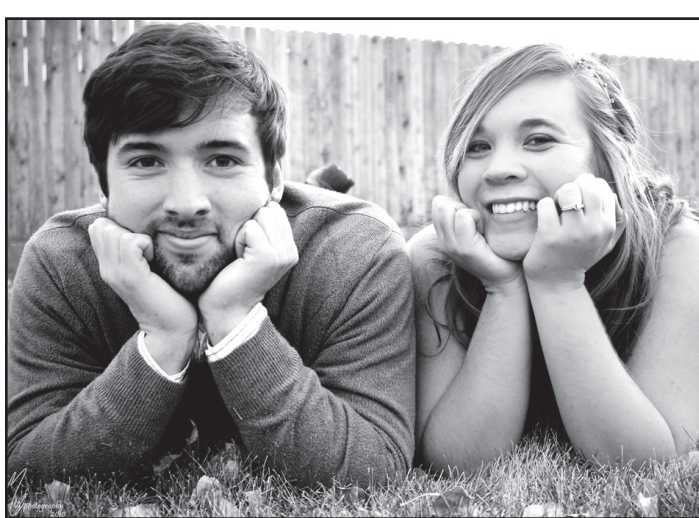
Registration is \$275 per person, limited to 10

people, or \$150 for those interested in auditing the course – watching but not participating – limited to two. Each day begins at 8:30 a.m. and ends no earlier than 4 p.m.

Participants will gain hands-on experience with various aspects of the breeding process.

Information is available on the Web at [www.asi.ksu.edu/DesktopDefault.aspx?tabid=1053](http://www.asi.ksu.edu/DesktopDefault.aspx?tabid=1053), or by contacting K-State equine teaching and research specialist, Joann Kouba at (785) 532-1240.

We want your local news: e-mail to [colby.editor@nwkans.com](mailto:colby.editor@nwkans.com)



Andrew Joel Dawson Myers and Cynthia Jean Rothfuss

## Colby grads to marry in garden ceremony

Cynthia Jean Rothfuss and Andrew Joel Dawson Myers plan to marry June 3, 2011, in an outdoor ceremony at her parents' home in Colby.

The bride, daughter of the Rev. Eugene and Joy Rothfuss of Colby, is a 2007 graduate of Colby High School and a December graduate of Oklahoma

Wesleyan University in Bartlesville. She works for Conoco-Phillips in Bartlesville.

The groom, son of Steve and Kathy Myers of Colby, is a 2008 graduate of Heartland Christian School in Colby. He is a pastoral ministries student at Moody Bible Institute in Chicago.

## Search on for senior poet

Entries are being accepted for regional winners in the 19th annual National Senior Poets Laureate Poetry Competition for writers 50 and older. Deadline is June 30.

Winning poems of state senior poets laureate will be named in July, and they advance to final rounds of competition from which the winner of the 2011 National Senior Poet Laureate and runner up awards of \$500 and \$100 will be announced Sept. 1.

The 2010 Kansas Senior Poet

Laureate Award was won by Richard Jennings, 65, of Overland Park for his poem "Dr. Potts Figures Out the Ending." Winner of the 2010 National Senior Laureate Award was Regina Murray Brault of Burlington, Vt.

The 2010 winners can be seen in Golden Words Anthology, along with details about the 2011 Senior Poets Laureate Competition at the sponsor's website: [www.amykitchenerfdn.org](http://www.amykitchenerfdn.org).

## Deaths

### W. Maxine Knudson

W. Maxine Knudson, 91, Colby, died Tuesday, March 1, 2011, in Burlison, Texas.

Services are pending with Harrison Chapel in Colby, (785) 462-2331.

## New surgeon joins Hays Heart Institute

Dr. Elizabeth Ashworth, a cardiothoracic and vascular surgeon, has joined the medical staff at DeBakey Heart Institute at Hays Medical Center. A native of Indiana, she began work at the hospital in January.

Ashworth completed medical school at the Indiana University School of Medicine, Indianapolis, and had residencies at Indiana and the Medical College of Wisconsin in Milwaukee. She is board certi-

fied in general surgery and cardiothoracic, or chest, surgery.

Ashworth has worked at hospitals in Indiana and Kansas. She has published in medical journals and health publications.

Other medical staff at DeBakey are Drs. Christine Fisher, Jeffery Curtis, Babar Ali and Richard Markiewicz, all interventional cardiologists.

For information, call (888) 625-4699.

## Summer program open at U.S. Naval Academy

Applications are being accepted through Thursday, March 31, for the U.S. Naval Academy's Summer Science, Technology, Engineering and Mathematics Program.

The program is held in three sessions: June 6-11 for incoming eighth and ninth graders, June 13-18 for sophomores and June 20-25 for juniors, students in good academic standing who have an interest in math and science.

The program gives students

a chance to experience real-life applications of math and science principles through hands-on practical learning. Students will learn from Naval Academy professors in lab facilities that provide a unique learning environment.

The academy's current students, or midshipmen, help run the summer program and act as counselors and tutors.

About 375 students will be accepted. All will receive a full scholarship, but will be responsible for providing their own transportation to and from Annapolis, Md.

For information, go to [www.usna.edu/Admissions/stem.html](http://www.usna.edu/Admissions/stem.html) or call (410) 293-4361. Applicants will be notified in May.

## Corrections

The article "Two Colby wrestlers take first at state" featured on Page 1 and the caption under the photo on Page 8 in the Monday, Feb. 28 edition of the *Colby Free Press* both incorrectly identified sophomore wrestler Dustin Reed's weight class. He wrestles in the 112-pound class. This was a reporting error.

☆☆☆☆☆  
The Colby Free Press wants to maintain an accurate record of our town. Please report any error or lack of clarity in a news story to us at 462-3963.

## Markets

Quotes as of close of previous business day	
Hi-Plains Co-op	
Wheat (bushel)	\$7.67
Corn (bushel)	\$6.62
Milo (hundredweight)	\$11.39
Soybeans (bushel)	\$12.42

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## Big Brothers Big Sisters of Thomas County

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We would also like to thank the countless individuals who raised over \$12,000 for BBBS. Without all of you we would not be able to continue to provide quality mentors for the past 11 years for the youth of Thomas County.

## Thank You!

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- Pizza Hut
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- T.O. Haas
- New Beginnings Counseling
- Farmers & Merchants Bank
- Colby Implement
- CK Lumber
- Comfort Inn
- Sonic
- McDonalds
- El Dos De Oros
- Flying Four
- Quality Inn
- City Limits
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Send local news to [colby.society@nwkans.com](mailto:colby.society@nwkans.com)

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